

# **Abington Affordable Housing Strategy**

2003

# **Abington Affordable Housing Strategy**

## **Section 1 Housing Needs Assessment**

The Abington Affordable Housing Strategy provides an assessment of the existing housing stock and demographic trends, and an analysis of housing needs in the community. It identifies the strategies the Town will need to pursue in order to provide housing for individuals and families representing the spectrum of incomes in the community, including special needs and affordable housing. The Strategy also describes the location, density, type and quantity of new housing units to be constructed in the Town. The Strategy strives to balance competing community demands for providing housing opportunities with open space preservation, economic development and other community needs.

The Affordable Housing Strategy analyzes existing housing needs and forecasts housing objectives including programs for the preservation, improvement and development of housing. This strategy will make recommendations regarding policies and actions to provide a balance of local housing opportunities for all citizens.

### **Housing Inventory**

The accompanying Table 1 shows the number of housing units in Abington, the type of occupancy and tenure for these units in the year 2000. As can be seen from the table, the town had a total of 5,348 housing units in 2000. This compares to a level of 4,955 housing units recorded in 1990, which was an increase of 7.9 percent for the period. Of the 5,263 occupied units, 71.8 percent (3,778) were owner occupied; 28.2 percent (1,485) were renter occupied; and, 85 units were vacant.

Some of this housing stock is in historic homes and sites, a few of which date back to colonial times. They are commonly on the older roads, which have evolved into major arterial roadways. In these settings, the historic homes often need to be protected from encroaching development, particularly on roads that allow commercial development.

Table 1 also shows the percentage of rental housing units available in Abington (28.2%) is higher in comparison with other towns in the OCPC region and is only exceeded by the percentage of rental units available in the City of Brockton. This indicates a reasonably good mix of housing opportunities in the community since it balances opportunities for rental housing and homeownership for families and individuals. Higher percentages of rental housing unit availability were also available in the towns of Whitman (27.9%) and in Stoughton (25.5%), which are also older employment centers with a long history of rental housing tenancy.

Chapter 40B the “Anti-Snob Zoning Act” provides a mechanism to provide affordable housing developments in communities where less than ten (10) percent of the year-round

housing meets the definition of low and moderate income housing. In Abington, the Town must provide 535 units of affordable housing units in its housing inventory in order to meet the 10 percent statutory goal for affordable housing. The Town has made significant progress toward reaching the 10 percent goal.

The Abington Housing Authority manages 111 rental units, of which 70 are located at Vinson Blanchard Gardens and 40 are located at Leavit Terrace. The Authority also manages 2 houses under the 705 Housing Assistance Program and 86 Section 8 vouchers. There are also 130 rental-housing units in the Chestnut Glen apartment complex, which is an Chapter 40 B affordable housing development. Together these represent 250 units of affordable housing in the community and account for over 22 percent of the rental housing in town.

Abington has also worked with Habitat for Humanity in developing two scattered site housing units in the community. Thus far these units have not been included in the Town's affordable housing inventory, but they will be properly documented and hopefully included in the inventory at a future date.

An additional 192 units of rental housing are now under construction on Summer Street proximate to the Abington Commuter Rail Station. The Woodlands at Abington Station is being developed by Beacon Properties as a Chapter 40B development and will greatly expand the number of rental units available in the community. With the addition of these 192 rental units, the number of affordable subsidized units in the community is increased to 442 or 8.29 percent of the housing inventory. The Town is also processing a Local Initiative Project, Main Brook which is a affordable housing ownership development that will add a total of 28 housing units, 7 of which will be affordable. The 8.29 percentage of affordable housing units in Abington is therefore much higher than in most suburban communities and represents a major increase from the 4.69 percent recorded by the Department of Housing and Community Development Subsidized Inventory in April 2002.

**Table 1**

**Abington and OCPC Region Communities  
Housing Tenure and Occupancy: 2000**

<b>Municipality</b>	<b>Owner Occupied</b>		<b>Renter Occupied</b>		<b>Vacant</b>	<b>Total</b>
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>		
ABINGTON	3,778	71.8	1,485	28.2	85	5,348
AVON	1,305	76.5	400	23.5	35	1,740
BRIDGEWATER	5,611	74.6	1,915	25.4	126	7,652
BROCKTON	18,375	54.6	15,300	45.4	1,162	34,837
EAST BRIDGEWATER	3,562	82.0	782	18.0	83	4,427
EASTON	6,113	81.6	1,376	18.4	142	7,631
HALIFAX	2,519	91.3	239	8.7	83	2,841
HANSON	2,779	89.0	344	11.0	55	3,178
KINGSTON	3,473	81.8	775	18.2	277	4,525
PEMBROKE	5,121	89.1	629	10.9	147	5,897
PLYMOUTH	14,292	77.6	4,131	22.4	2,827	21,250
PLYMPTON	819	95.9	35	4.1	18	872
STOUGHTON	7,642	74.5	2,612	25.5	234	10,488
WEST BRIDGEWATER	2,092	85.6	352	14.4	66	2,510
WHITMAN	3,603	72.1	1,396	27.9	105	5,104

Source: U. S. Census

## **Housing Affordability**

Housing affordability refers to the ability of present and potential residents to find adequate sized standard units at a reasonable proportion of income.

### **A. Sales Housing**

Information obtained from the National Low Income Housing Coalition (NLIHC) estimates that for the year 2000 the median family income in the town of Abington was \$62,900, which was lower than the state median family income of \$65,200.

Table 2 presents the maximum monthly housing cost that would be affordable by families earning 30, 50, 80 or 100 % of the median income estimates. For example, the table shows that a moderate income family, earning 100% of the median income level in Abington (\$62,900) per annum), a monthly housing cost of \$1,572 or less would be considered to be an affordable expenditure for housing. Although a monthly housing cost of \$1,572 would appear to be a manageable amount for families with incomes at or above the median, one half the families in Abington are below the median income level. These Abington families would be expending a higher percentage of their income for housing.

Unless they find housing priced well below the median in proportion to the distribution of incomes, such families spend a much higher percentage of their income for housing. Even though the final 2000 Census median family income was a somewhat higher \$68,826, the pattern remains and 1631 homeowner households (18.7%) were paying over 30% of income for housing, 428 households were paying over 35%.

**Table 2**

**Median Family Income and Affordable Monthly Housing Cost  
Abington and Massachusetts 2001**

<b>Location</b>	<b>Median Family Income</b>		<b>Maximum Affordable Monthly Housing Cost by % of Family AMI</b>			
	<b>Annual</b>	<b>Monthly</b>	<b>30%</b>	<b>50%</b>	<b>80%</b>	<b>100%</b>
Massachusetts	\$65,200	\$5,433	\$489	\$815	\$1,305	\$1,630
Abington	\$62,900	\$5,242	\$472	\$786	\$1,258	\$1,572

Source: National Low Income Housing Coalition

Table 3 presents the sales prices of housing for Abington and communities in the Old Colony Planning Council region for the years 1990 and 2000. It can be seen from the table that the median sales price for housing in Abington increased from \$134,700 in 1990 to \$184,000 in 2000, an increase of 36.6 percent.

Abington's 1990-2000 increase in house prices was below the figures of 36.9 percent in Plymouth County, 37 percent for the state, and the 42 percent for the region. Prices in some communities: Bridgewater, Easton, Halifax, Kingston, and Plympton were much higher during the period; increasing by over 50 percent.

**Table 3**

**Abington and OCPC Region Communities  
Median Sales Prices of Homes 1990-2000**

<b>Community</b>	<b>Median 1990</b>	<b>Price 2000</b>	<b>Percent Change</b>
<b>Abington</b>	134,700	184,000	36.6
<b>Avon</b>	128,950	174,900	35.6
<b>Bridgewater</b>	138,250	210,000	51.9
<b>Brockton</b>	116,000	139,900	20.6
<b>East Bridgewater</b>	143,500	184,450	28.5
<b>Easton</b>	162,000	247,450	52.7
<b>Halifax</b>	87,000	144,750	66.4
<b>Hanson</b>	140,000	192,000	37.1
<b>Kingston</b>	148,200	227,900	53.8
<b>Pembroke</b>	132,500	196,000	47.9
<b>Plymouth</b>	129,900	172,750	33.0
<b>Plympton</b>	138,700	221,500	59.7
<b>Stoughton</b>	140,000	201,000	43.6
<b>West Bridgewater</b>	132,950	176,000	32.4
<b>Whitman</b>	128,000	172,250	34.6
<b>OCPC Region</b>	142,904	203,204	42.2
<b>Plymouth County</b>	131,400	179,900	36.9

Source: The Warren Group Banker and Tradesman

More recently, as can be seen in Table 4 single family detached housing sales prices in Abington rose from \$184,900 in 2000 to \$257,500 by March of 2003, while condominium units went from \$168,400 in 2000 to \$234,325. Thus each housing type increased more in the last three years than in the preceding ten years.

The rising costs reflect the overall market and its increasing emphasis on large expensive houses. Such prices reflect the mix of units on the market at the time and presumably peak when expensive new developments are offered, but the overall trend of continuing increases is clear. This is likely to continue until demand flags with an economic slow down and/or there is consumer resistance.

Since the median cost is the one in the middle cost of all houses ranked by price; equal numbers cost more and cost less. However, most of the higher priced houses cost far more than the median, while most of cheaper ones cost just slightly less. Thus the

Assessor's Office reports that for FY 2002 the median residential value was \$175,200 while the average was higher at \$198,854.

**Table 4**

**ABINGTON HOUSING MEDIAN SALES PRICE 2000 – 2003**

<b>Year</b>	<b>Months</b>	<b>1 Family</b>	<b>Condominium</b>	<b>All Sales</b>
2002	Jan – Dec	245,000	223,137	235,000
2001	Jan - Dec	215,000	198,425	205,000
2000	Jan - Dec	184,900	168,400	182,559

Source: The Warren Group, Banker and Tradesman

As a result, the ability of the median income family to buy the median priced house does not mean that lower income families can find sufficient lower priced houses that match their incomes. Quantifying this would require comparing profiles of the distribution of incomes with profiles of the distribution of housing values.

Still the Assessor's office information indicates that eighty percent of the residential properties in town were valued at \$225,500 or less and potentially affordable by families making \$75,000 or less. The implication being that compared to many communities, Abington still has a number of housing units which are affordable to the current and prospective homeowners in the community.

## **B. Rental Housing**

A measure of affordability of rental housing in Abington was obtained from the National Low Income Housing Coalition that provides data for rental properties. The median income in Abington was shown in Table 2 to be slightly lower than the state median and Table 5 shows the estimated household income for renters in Abington to be \$29,985, well below the income for renters in Massachusetts in 2000. The table also shows the maximum monthly rent that would be affordable for households earning 30, 50, 80 or 100 percent of the average median income. For example, a moderately low-income family earning 80 percent of the renter annual income of \$29,985 could afford a monthly rent of only \$600 per month; a rental rate that would be extremely difficult to find in the current rental marketplace.

**Table 5**  
**2000 Estimated Renter Household Income**

Location	2000 Estimated Renter Household Income (NLIHC)		Maximum Affordable Monthly Housing Cost by % of Family Average Median Income			
	Annual	Monthly	30%	50%	80%	100%
Massachusetts	\$37,414	\$3,118	\$281	\$468	\$748	\$935
Abington	\$29,985	\$2,499	\$225	\$375	\$600	\$750

Source: National Low Income Housing Coalition

According to the 2000 US Census, 29.8 percent of local renters were paying over 30 percent of income for rent and 22.5 percent were paying over 35.0 percent. The median rent was \$676 but over 111 units cost more than \$1000 per month

## **Housing Demand**

Demand for housing is difficult to measure accurately, and "need" is even more elusive. For these purposes "demand" refers to desires effectively expressed in the marketplace by actual sales or offers, and "needs" are gaps in supplies appropriate to various population groups which are not always expressed effectively in market demand. Perceived housing demand in Abington is suggested by the number of building permits issued as developers generally do not build unless they sense a market.

Demand for housing in Abington reflects several market forces; the expansion from Brockton and the general outward movement from Boston; new local household formation; and local families moving from smaller houses. In addition Abington to Boston commuters now have direct service to South Station. The combination of rail service and relatively moderate cost housing in Abington compared to the south coastal communities and the western suburbs is apt to continue attracting people seeking a suburban life

## **Needs Analysis**

The following needs were identified through the input of the Abington Housing Partnership Committee, Planning Board, Zoning Board of Appeals, Housing Authority and members of other Town Boards and Commissions who are familiar with the community's housing requirements, the following needs were identified.

- An Increased Ability to Review and Oversee Chapter 40B Comprehensive Permit projects:



1. The Town of Abington is within 86 units of meeting its requirements under Chapter 40B in providing at least 10 percent of its housing inventory as affordable units. Presently, the Town of Abington is at 8.29 percent. Efforts will be made for the Town to reach the 10 percent level over the next five years.
  2. The Town needs to designate an individual and/or entity as the responsible party for monitoring and enforcing Comprehensive Permit requirements for Chapter 40B projects.
  3. There is a need for oversight and monitoring of the regulatory agreements for Chapter 40B projects by the Town. Chapter 40B projects must be kept in compliance with the terms and conditions of their approval and maintained as part of the town's inventory of affordable housing.
  4. The town needs to develop clear understanding or criteria of what it expects to be negotiated with a developer regarding the regulatory agreement for Chapter 40B projects. These criteria should include density, type of units (e.g., single-family, multi-family, attached, detached), senior vs. family vs. disabled housing, ownership vs. rental units, percentage of affordable units (30% or 40% vs. 25%), income categories to be served, term limit if any of affordable units, open space or other amenities and what trade-offs the Town is willing to make
  5. The town may want to require that developers work with a non-profit developer with experience in developing affordable housing projects in order to ensure their long-term affordability.
- An increased supply of affordable rental housing in Abington and elsewhere in the South Shore area. Many Section 8 certificate holders have an extremely difficult time finding housing units that they can afford locally. Concerns have been expressed over how the lack of affordable housing for young people and families is impacting residents who are in the age categories of 20's and early 30's in finding decent, safe and sanitary housing that is affordable. Recent Zoning By-Law changes should allow the development of accessory apartments and provide for the development of apartment units in the newly created Central Business District Zoning District. This Zoning change should help to mitigate the current deficiency in the supply of affordable rental housing units.
  - A close Planning Board review of the Town's development regulations to see if changes can be made that would facilitate the development of a variety of housing to be constructed in abandoned and/or vacant industrial properties where appropriate. This review should include examining what impact such development might have on adjacent developments and the Town's infrastructure.
  - Addition of approximately forty units of subsidized senior housing by the Abington Housing Authority. Presently, there are too few units available to meet demands and there is a waiting list of over one hundred and ten applicants. The waiting period for an elderly housing unit is approximately two years.

### *Abington Affordable Housing Strategy*

- More age 55+ housing for young seniors and empty nesters. Many senior citizens who own homes that are too large for their needs may find this type of housing more attractive than maintaining a large home. Units in an age 55+ developments would be smaller in terms of the size of the housing and the land parcel, and landscaping and exterior building maintenance would be taken care of by a homeowner's association. A mix of owner-occupied and rental units would be desirable. Assisted living facilities are also a possible senior housing option.
- Use under-utilized town owned land and other surplus properties for affordable housing development. Town owned property could help support the development of affordable housing that meets the town needs.
- Preservation of low to moderate cost rental housing in any potential expiring use project with affordability restrictions.

## **Affordable Housing Development Constraints**

The lack of sufficient capacity to serve the need for sewerage and water services to accommodate future development in the Town of Abington may severely restrict the ability of the community to develop additional affordable housing units over those planned for development, i.e., The Woodlands at Abington Station (192 units of rental housing) and Main Brook (7 units of ownership housing). These projects have been approved and are not constrained by the constrained sewerage and water situation outlined below. However, the community continues to work on these issues and is optimistic in overcoming these possible constraints to development.

## **Sewerage**

The Town of Abington is currently dealing with a serious limitation in public sewerage capacity that will tend to moderate the number of new dwelling units that can be constructed in the community in the near term. At present, inter-municipal agreements for sewerage service are in place with the Town of Rockland to provide for the treatment of 110,000 gallons per day of sewage to serve North Abington area and from the City of Brockton for the treatment of 1,000,000 gallons of sewage per day to serve the remainder of the community. However, Abington is at or near its capacity in the amount of sewage flowing to the City of Brockton treatment plant and the Abington Sewer Commission has adopted a policy of "equitable entitlement" that reserves capacity for those existing homes where property owners have paid betterment fees and are given priority for receiving sewer connections. All new developments are placed on a waiting list until additional capacity can be created through water conservation practices. The alternative for new development to proceed is to install on-site sewage disposal systems to service the need for new developments.

## **Water**

The availability of water is an equally vexing problem for the Town of Abington and another significant constraint to future development. The town obtains its water from the Abington/Rockland Joint Water Works (ARJWW) established in 1885 and governed by a Joint Water Board of six commissioners, three from each town. The Joint Water Works is unique in the south shore area in that the water sources are located in three towns: Abington in the Taunton Basin; and, Rockland and Pembroke in the Coastal Basin. The estimated safe yield of water from the combined ground water and surface supply add up to 3.45 million gallons per day. The combined yield is considered inadequate to meet average daily consumption and the system is not able to accommodate additional growth and development unless additional water supplies and capacity is developed and/or the water conservation program significantly reduces average daily demand. To address these problems, the Joint Water Works has established a policy that requires that any proposed new development in the system provide for twice the amount of water savings the development can be expected to use before they can receive water service.

The Abington/Rockland Joint Water Works is presently in the process of expanding the spring fed surface reservoir in Rockland that is expected to greatly expand the available capacity of the system and remove this obstacle to development. It is expected that the reservoir expansion will be completed by the year 2008 and that water restrictions can be lifted as the capacity is increased.

## **Section 2. Affordable Housing Goals**

**Goal:** To develop 40 affordable housing units each year over the next five years which is equal to three quarters of one percent (.75%) of the total housing units in the community (5348).

**Goal:** To provide an adequate supply and range of housing types and costs to meet the needs and income levels of diverse individuals and families.

**Goal:** To expand the supply of market rate and assisted low and moderate cost housing opportunities in the community.

**Goal:** To expand the opportunities for affordable rental housing units in the community by permitting mixed use developments in certain designated commercial districts.

**Goal:** The Town shall regularly review its development regulations, which include zoning by-laws, subdivision regulations, health code regulations, etc., to ensure that they do not unnecessarily increase the cost of constructing housing.

**Goal:** The town shall develop a system of regularly monitoring and enforcing the regulatory agreements and/or orders of conditions for affordable housing projects in order to maintain its affordable housing inventory.

**Goal:** The town shall encourage the development of a range of housing types and densities in Abington Center and North Abington Center to accommodate housing needs and to promote economic development in the Centers.

**Goal:** Encourage the development of affordable 55+ housing.

### **Strategy To Achieve Principal Affordable Housing Goal:**

The town through the Abington Housing Partnership has and will continue to work with private developers to facilitate the construction and/or preservation of 200 units of affordable housing or 40 units per year through 2008 to meet Abington's Affordable Housing goal. This will be achieved through the construction of 192 units of affordable rental housing units now being developed by Beacon Properties at the Woodlands at Abington Station and through the 7 affordable units of home ownership units being developed in the Main Brook subdivision. Both developments are being developed under Chapter 40B. In addition, the Town of Abington will seek to gain credit for the two Habitat for Humanity housing units that have been developed in the community and adding these to the affordable housing inventory. This will result in 201 affordable

housing units added to the Town of Abington over the next five years thereby achieving the community goal of adding 40 units per year over five years.

### **Section 3. Description of Use Restrictions to Assure Affordable Housing Units in the Community**

- The Town of Abington shall strive as part of the review and approval process to require the developers of Chapter 40B projects to assure the long-term affordability of the units, preferably for an indefinite period.

### **Section 4. Identification of Specific Sites which the Town of Abington will encourage Affordable Housing Development.**

The Affordable Housing Strategy, the Town of Abington has identified two prime locations within the community for the location of affordable housing units.

1. The Woodlands at Abington Station. This is a Chapter 40B development that will add 192 units of rental housing on Summer Street in the Town of Abington. The site is proximate to the Abington Station on the Plymouth Branch of the Old Colony Commuter Rail line and near Abington Center.
2. Main Brook Housing Development. The Main Brook Development will add 28 units of single family home ownership units off of High Street in the community, 7 of which will be affordable housing units. The Main Brook development is also a Chapter 40B housing project developed in cooperation with the Abington Housing Partnership under a Local Improvement Program initiative.

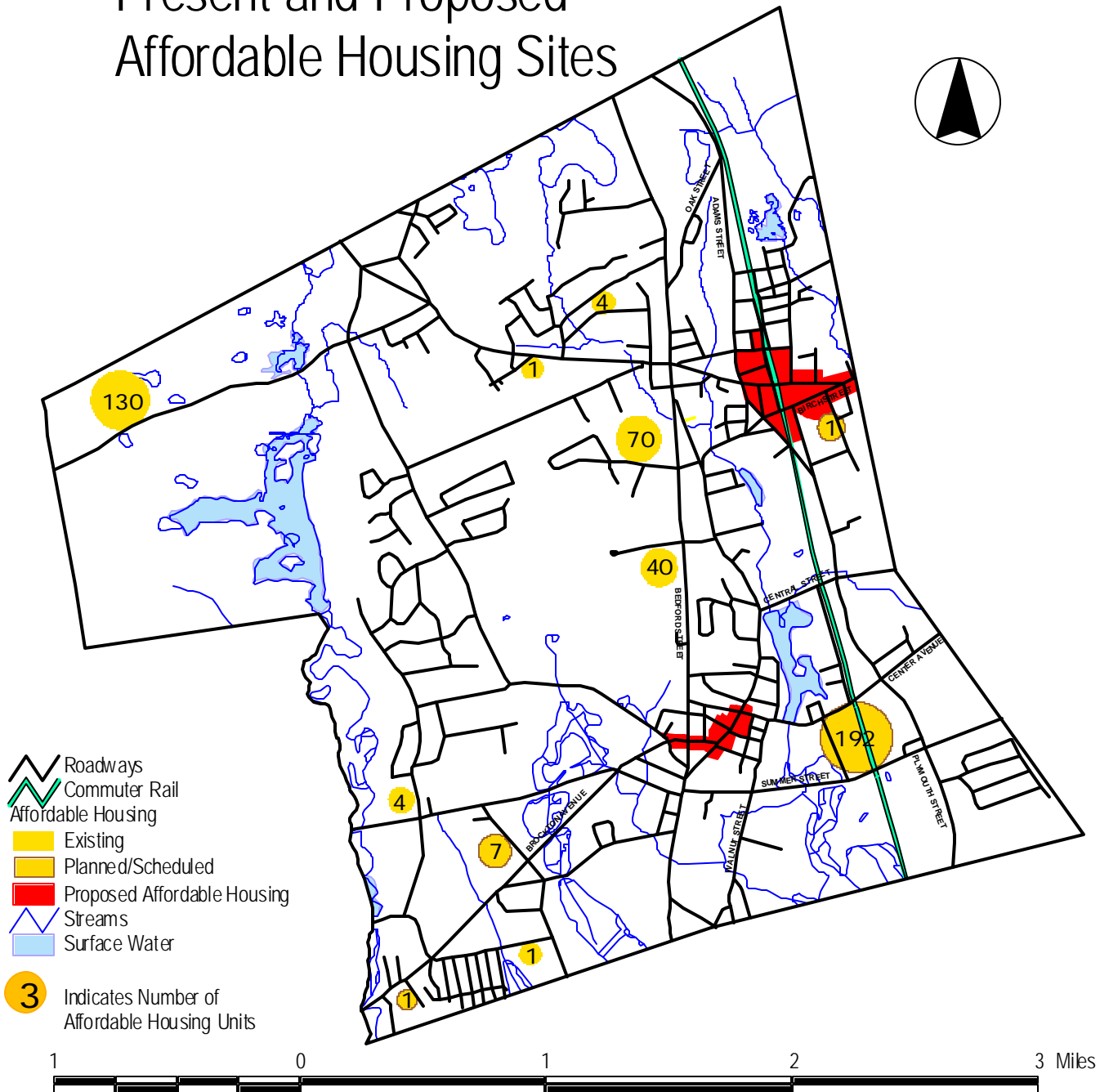
In addition to the above scheduled developments, the Annual Town Meeting in April 2003 rezoned two areas of the Town to encourage multi-unit residential development. The objective was to facilitate additional affordable housing development in these areas by reducing parking and other requirements to make such developments financially feasible.

The scheduled affordable housing sites are shown on the accompanying map along with sites where proposed affordable housing sites will be encouraged to be developed.

Also shown on the map is the location of present affordable housing units in Abington. As can be seen from the map, the existing and proposed affordable housing units in Abington are fairly well dispersed within the community.

# Town of Abington, Massachusetts

## Present and Proposed Affordable Housing Sites



Prepared by: Old Colony Planning Council, 70 School Street, Brockton, MA 02301

GIS Data Sources:  
MassGIS, MHD Road Inventory, and the Town of Abington

Dated September 12, 2003